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July 22, 2019

Honorable Rosemary Gambardella U.S.B.J.
U.S. Bankruptcy Court
50 Walnut St., 3rd Floor
Newark, NJ 07102

Re: Hasan Yilmaz, Debtor(s)
17-14310
Chapter 13
Proceeding: Trustee Default Certification
Hearing Date: To Be Determined

Dear Judge Gambardella:

Please accept this letter in opposition to the above matter.

The certification is based on the fact that the loan modification has been denied and loss mitigation terminated. This is correct. We believe that the debtor wants to file a modified plan to continue loan modification efforts outside of loss mitigation. However, we have been unable to file a formal response to the matter and the deadline to respond is today.

Therefore, I would request that the court schedule a hearing on the matter.

Respectfully submitted,

/S/ HERBERT B. RAYMOND, ESQ.

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